



## Savings & Checking Accounts Rate & Fee Schedule Effective September 1, 2016

This Rate and Fee Schedule sets forth current conditions, rates, fees and charges applicable to your Savings and Checking Accounts at Oregon Community Credit Union at this time. The Credit Union may offer other rates and fees or amend the rates and fees contained in this schedule from time to time. Each account holder agrees to the terms set forth on this Rate and Fee Schedule and acknowledges that it is a part of the Membership and Account Agreement.

Product	Balance Tiers for Tiered Rate Accounts	Dividend/Interest Rate	Annual Percentage Yield (APY)	Minimum Opening Balance	Minimum Daily Balance to Earn Interest	Interest Compounded/Credited	Fees
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### Savings Accounts

<b>Primary Savings</b> (Establishes Credit Union membership)	N/A	0.10%	0.10%	\$5	\$5.01	Monthly	*\$1
<b>Secondary Savings</b>	N/A	0.10%	0.10%	\$0	\$0	Monthly	\$0
<b>Holiday or Tax Savings</b>	N/A	0.25%	0.25%	\$25	\$0	Monthly	\$0
Requires regular, automatic deposits in to the account.							
<b>Lucky Duck Club Savings</b>	N/A	0.10%	0.10%	\$5	\$0	Monthly	\$0
For children up to age 12. Additional benefits include receiving one Lucky Duck Buck (maximum 10 per month) for each \$10 deposit. Lucky Duck Bucks may be accumulated and used to purchase gift items.							
<b>Money Markets</b>	\$500 – \$4,999.99	0.20%	0.20%	\$500	\$500	Monthly	\$0
	\$5,000 – \$9,999.99	0.20%	0.20%				
	\$10,000 – \$49,999.99	0.25%	0.25%				
	\$50,000 – \$99,999.99	0.35%	0.35%				
	\$100,000 – \$249,999.99	0.45%	0.45%				
\$250,000+	0.60%	0.60%					
When balance tier is met, APY for tier applies to all funds in account.							
<b>Premier IRA Savings</b> (Traditional / Roth IRA ) (Coverdell Education Savings Account)	\$0 - \$9,999.99	0.45%	0.45%	\$0	\$0	Monthly	\$0
	\$10,000 - \$24,999.99	0.75%	0.75%				
	\$25,000 - \$49,999.99	0.85%	0.85%				
	\$50,000 - \$99,999.99	0.95%	0.95%				
	\$100,000+	1.10%	1.11%				

### Checking Accounts

<b>Remarkable Checking</b>	Qualifications Met* \$0 - \$19,999.99 \$20,000+	1.34% 0.30%	1.35% 0.30%	\$0	\$0	Monthly	\$0
	Qualification not Met*	0.05%	0.05%				
<b>Simplicity Checking</b>	N/A	0.15%	0.15%	\$0	\$300	Monthly	**\$5.00
<b>WOW Account</b>	N/A	N/A	N/A	\$0	N/A	N/A	***\$8.00
<b>Basic Checking</b>	N/A	N/A	N/A	\$0	N/A	N/A	****\$8.00

### Account Fees

#This Account Service Fee will be charged only if the Savings available account balance falls below \$50.00 at the end of each month and you have no other Oregon Community Credit Union accounts.							
*To receive the Tier 1 or Tier 2 "Qualifications Met" APY and ATM fee refunds, Member must meet all monthly qualifications: 1) Twelve (12) settled debit card transactions; 2) One (1) ACH Debit or Credit; 3) One (1) login to Internet Banking OR Mobile Banking; and 4) active enrollment in eStatement.							
**Indicates that if the Checking account balance falls below \$300.00 at any point during the month, there will be a \$5.00 per month account service fee.							
***This fee, also known as Non-Qualification Fee, can be waived with active enrollment in eStatements.							
****This account service fee will be charged monthly.							
Additional benefit includes waiver of the annual Fee on Home Equity Line of Credit accounts (as long as the Checking account remains open).							

<b>Checking Account Overdraft Transfer Increments</b>	From Personal Credit Line account to Checking account--\$100 increments up to approved credit limit. From Share account to Checking account--\$100 increments up to available balance. From Home Equity Line of Credit to Checking account--\$100 increments up to approved credit limit.
<b>Other Account Information</b>	If your account has a \$0.00 (zero) balance for ninety (90) days or more, the Credit Union reserves the right to close the account without notice to you.

### Truth in Savings Disclosures

Except as specifically described, the following disclosures apply to all of the accounts:

- Rate Information.** The Dividend Rate and Annual Percentage Yield on your accounts are set forth above. For interest-bearing accounts, the Interest Rate and Annual Percentage Yield may change monthly as determined by the Credit Union Board of Directors.
- Nature of Dividends.** Dividends are paid from current income and available earnings after required transfers to reserves at the end of a dividend period. The Dividend Rate and Annual Percentage Yield set forth above are accurate as of the Effective Date that the Credit Union anticipates paying for the applicable dividend period.
- Compounding and Crediting.** Dividends and Interest will be compounded and credited as set forth above. The Dividend Period for all dividend bearing accounts begins on the first calendar day of the dividend period and ends on the last calendar day of the dividend period as set forth above.
- Accrual of Dividends/Interest.** Dividends and Interest will begin to accrue on non-cash deposits (e.g. checks) on the business day you make the deposit to your account.
- Balance Information.** The minimum balance required to open each account is set forth above. For all accounts, the minimum balance required to obtain the stated Annual Percentage Yield is set forth above. If the minimum balance is not met, you will not earn the stated Annual Percentage Yield. For checking accounts, the minimum balance required to avoid a service fee is set forth above. For all dividend/interest-bearing accounts, dividends/interest is calculated by the daily balance method that applies a daily periodic rate to the principal in the account each day.
- Account Limitations.** The account limitations for each account are: for Primary Savings, Club (Secondary), and Money Market accounts, no more than six (6) pre-authorized, automatic, or telephone transfers may be made from these accounts to another account of yours or to a third party in any month, and no more than six (6) of these six (6) transfers may be made by check, draft, or debit card to a third party. If you exceed these limitations, your accounts may be subject to closure.

### Unsolicited Emails and Telephone Calls

Oregon Community Credit Union never sends emails or makes unsolicited telephone calls asking for your personal information. While we do contact members via telephone and email regarding service and to respond to individual requests, we will never ask for personal information like ATM & Debit Card PIN numbers, or Internet Banking passwords. Additionally, while we do respond to individual member requests via email, we do not send mass unsolicited emails. The safety of your personal information is paramount and we encourage you to be vigilant about guarding your personal and financial information carefully. If you have any questions or concerns about any suspicious communication from Oregon Community Credit Union, rather than provide any information, please do not hesitate to contact us by calling one of our regular telephone numbers noted at the bottom of this page

### Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account with Oregon Community Credit Union, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

The rates and fees appearing in this schedule are accurate and effective for Savings and Checking Accounts as of the Effective Date indicated herein. If you have any questions or require current rate and fee information, please call the Credit Union at 541.687.2347 (Eugene), 503.588.2347 (Salem), 503.295.2347 (Portland), or 800.365.1111. You may also obtain this information on our website at [www.MyOCCU.org](http://www.MyOCCU.org). Federally Insured by NCUA.



**Consumer Deposit Accounts Fee Disclosure** (For currently offered accounts only.)

**Membership Fee Information**

Par Value of Membership Share (One Share) .....	\$5.00
<i>Minimum Deposit Requirement</i>	
Membership .....	\$5.00
Early Membership Closure (90 days or less) .....	\$10.00

**Service Description**

Single Account Service Fee .....	\$1.00
<i>Primary Savings charged at month end if balance is below \$50.00 and member has no other accounts on file.</i>	
WOW Account Checking Non-Qualification .....	\$8.00
<i>Only charged if member un-enrolls for eStatements</i>	
Simplicity Checking Account Service .....	\$5.00
Basic Checking Account Service .....	\$8.00

**Savings and Checking Account Fees**

Returned Deposited Check .....	\$10.00
<i>If on member's account at another institution.....</i>	
<i>(returned check fee can be charged twice per item)</i>	
Check Copy Fees (per item)	
Check drawn on your Checking Account .....	\$5.00
Check not drawn on OR Community CU .....	\$10.00
Any check deposited at ATM, Shared Branch or Mobile .....	\$10.00
Member Check Replacement .....	\$5.00
Statement Copy Fee (per month) .....	\$5.00
Account Research/Reconciliation (per hour) .....	\$25.00
Printed Check .....	<i>Prices vary-See Teller or Representative</i>
Temporary Checks (per page of 3 checks) .....	\$2.00
Non-Sufficient Funds (NSF) Overdraft * .....	\$25.00
Extended Overdraft * .....	\$25.00
Manual Clearing (if applicable) .....	\$12.00

**Card Fees**

VISA Basic Check Card Annual .....	Free
ATM Card Annual .....	\$10.00
Replacement Card Fee (per card) .....	\$5.00
Expedite Card (Domestic) .....	\$30.00
Expedite Card (International) .....	\$45.00
ATM Withdrawals (at non-CO-OP ATMs)** .....	\$1.00

**Safe Deposit Box Annual Fees**

2 X 5 (Downtown Branch only) .....	\$30.00
3 X 5 .....	\$35.00
3 X 10 .....	\$50.00
10 X 10 .....	\$105.00
Replacement Cost for One Lost Key .....	\$20.00
Key Deposit .....	\$2.00
Box Drilling Fee .....	Actual Cost
Safe Deposit Box Late .....	\$25.00

**ACH Fees**

Returned Item .....	\$25.00
<i>(if returned from member's account at another institution)</i>	
Non-Sufficient Funds (NSF)/Overdraft* .....	\$25.00
<i>(if funds not available in credit union account)</i>	
ACH By Telephone <sup>1</sup> .....	\$15.00

**Bill Pay Service Fees**

Monthly or Per Transaction Charge .....	Free
Check Copy (per item) .....	\$5.00
Transaction Modification (per item) .....	\$25.00

**Miscellaneous Fees**

Cashier's Check .....	\$2.00
Stop Payments (per item)	
<i>International Draft, Bill Pay, Cashier's Check, and Personal Check.....</i>	
Western Union Money Order (domestic) .....	\$25.00
Fax Requests .....	\$5.00
Fed Ex Requests .....	Actual Cost
Wire Transfer (all incoming) .....	\$5.00
Wire Transfer (outgoing, domestic) .....	\$25.00
Wire Transfer Trace (domestic) .....	\$25.00
International Draft .....	\$15.00 plus FedEx fee
International Draft (Intl.) Stop Payment .....	\$25.00
Collection (Domestic/International) Items .....	Actual Cost
Foreign Check Deposit (each item) .....	Actual Cost
Foreign Currency Deposit (per type) .....	Actual Cost
Foreign Check Returned Item (per item) .....	\$25.00
Dormant Account Fee (per month) <sup>2</sup> .....	\$7.00
Garnishment/Levy Processing .....	\$50.00
Check Cashing (per item) <sup>3</sup> .....	\$5.00
Bad Address (monthly fee) .....	\$5.00
Verification of Deposit (per request) .....	Free
Internet Banking External Transfer Failed Transfer .....	\$25.00
Internet Banking External Transfer Improper Verification .....	\$25.00
Credit Card/Debit Card Phone Convenience Fee .....	\$15.00
ACH Online Convenience Fee .....	\$15.00
ACH Online Convenience Fee .....	\$4.00
Returned Item (per transaction)	
<i>ACH (from another institution) and Foreign Checks.....</i>	
Credit Card/Debit Card Online Convenience Fee 4% of Transaction Amount	

\*Applies to overdrafts created by check, in-person withdrawal, ATM withdrawal, Bill Pay, preauthorized automatic debits or transfers, ACH, Point of Sale, or other electronic means.

\*\* If you use an ATM that is not operated by Oregon Community CU or is not part of the CO-OP Network, you may be charged an ATM surcharge by the ATM operator or an ATM network utilized for such a transaction. The ATM surcharge will be debited from your account if you complete the transaction.

<sup>1</sup> Fee is charged per item when you initiate an ACH transaction to be sent by the Credit Union to another financial institution via telephone.

<sup>2</sup> Assessed to any Credit Union account available to pay the monthly dormant account fee when there has been no activity for 12 months on all accounts under that membership

<sup>3</sup> Fee is charged per item when the member only maintains one account type (savings) with the Credit Union.

**Consumer Loan Accounts Fee Disclosure** (For currently offered loan programs. Fees are not all inclusive—for a complete list of fees see your loan agreement.)

**Loan Fees**

Loan Application...\$0
Consumer Loan Late Payment...\$25.00
Credit Union Direct Lending (CUDL) Late Payment...5% of the payment amount due (no minimum)
Loan Payment Deferment/Skip-A-Pay...\$25.00 per month
One Time Loan Payments via Online or Phone, refer to <b>Miscellaneous Fees</b> Above

**Home Equity Fees**

Home Equity Line-of-Credit Origination...\$100.00
Home Equity Line-of-Credit Annual **...\$100.00
Fixed Rate Advance...\$25.00
Home Equity Account Late Payment...5% of the minimum payment (\$15.00 minimum)

**Personal Credit Line Fees**

Over Limit...\$15.00
Late Payment...\$25.00
Fixed Rate Advance...\$25.00

**Quick Line Fees**

Initial/Annual...\$25.00
Late Payment ...\$25.00

**Credit Card Fees**

Cash Advance ...\$10 or 3% of the amount of each cash advance, whichever is greater.
Balance Transfer ...\$10 or 3% of the amount of each balance transfer, whichever is greater.
Foreign Transaction ...Up to 1% of the US dollar amount of the foreign transaction.
Late Payment ...Up to \$25.00
Returned Payment ...Up to \$25.00

**\*FINANCE CHARGE**

\*\* Home Equity LOC Annual fee waived with continuously open checking account.

